

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

June 2, 1945

LOSS ADJUSTMENT MANUAL FOR WHEAT

TENTATIVE

SECTION I. ORGANIZATION

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A. State Crop Insurance Director

The state crop insurance director (herein called the "director") is responsible for the adjustment of losses in the state, and he shall supervise and coordinate all work in connection with the adjustment of losses. He shall see that all persons performing loss adjustment work are thoroughly familiar with the provisions of the regulations, the instructions contained in this procedure, and the related forms. He shall also be certain that such personnel is adequately trained in loss adjustment work and arrange for the spot checking of this work in order that he may know that it is being done uniformly throughout the state. The director, through the State Agricultural Conservation Committee, shall furnish each County Agricultural Conservation Committee (herein called the "county committee") the name(s) and address(es) of other Corporation representative(s) to whom notices of damage or probable loss should be transmitted.

The director shall caution each person connected with loss adjustment work to refrain from making any statement to the insured or to any other person which would have the effect of either admitting or denying the liability of the Corporation for any claim made by the insured.

B. District Supervisors

In those areas where the volume of business warrants it, the director shall appoint and train district supervisors. The district supervisor, under the supervision of the director, shall be in charge of the loss adjustment work in the district assigned to him. He shall keep the director fully informed as to the progress of the loss adjustment work in his district. Any unusual situation or difficult problems encountered by the district supervisor in connection with the loss adjustment work shall be called to the attention of the director.

The district supervisor shall make inspections and adjust losses, where necessary, in the assigned district and elsewhere as assigned. However, in areas where there is a considerable volume of business, and also in areas where it becomes apparent that a considerable number of losses may be experienced, the district supervisor shall select, subject to the approval of the director, and train adjusters in order that the adjustment work may be handled promptly and efficiently. The adjusters so selected shall be thoroughly trained in the loss adjustment work.

C. Adjusters

The adjuster must meet the qualifications set forth in the "Employment Instructions and Travel Regulations for Loss Adjusters." In no case shall a person who acted as an agent in procuring 1945 crop insurance applications adjust a loss on an insurance unit

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covered by a contract procured by him. An adjuster shall not use the loss adjustment work to promote any other line of endeavor. He must be honest, of good reputation, and must be thoroughly familiar with the insured crop grown in the county and have the respect of farmers in his area. The adjuster shall not inspect a crop or adjust a claim for loss involving an insured crop in which he has either a financial or family relationship interest.

The adjusters shall be thoroughly familiar with the provisions of the Wheat Crop Insurance Regulations, instructions contained in this procedure, and forms relating thereto. The adjusters must be adequately trained in the measurement of acreage. Particular attention shall be given to the measurement of irregularly shaped fields.

The adjusters selected shall be under the immediate supervision of, and directly responsible to, the district supervisor (or to the state director, if no district supervisor has been appointed) and should discuss with him any problem arising in the loss adjustment work.

The insured producer is to notify the county AAA committee of damage to or probable loss of the wheat crop. Upon receipt of such notice, the county committee shall execute Form FCI-8, "Notice to Corporation of Damage or Probable Loss," in triplicate, and forward the original to the director. One copy shall be transmitted to the other Corporation representative designated by the director. The second copy shall be filed in a temporary file in the county office until the county office copy of Form FCI-563 "Report of Inspection," is received from the adjuster, at which time both Forms FCI-8 and FCI-563 shall be filed in the insured's folder.

If an inspection is to be made, the adjuster shall contact the county AAA office as soon as possible after receipt of Form FCI-8 and obtain crop insurance records and the necessary field measuring equipment or acreage data. He may inspect in the county office aerial photographs or other available data that may facilitate handling the case. When field measuring equipment or records are taken out of the county office, they shall be charged to the adjuster while in his possession. The adjuster shall make the necessary inspections, appraisals, and reports. When requested, he shall assist the insured in the preparation of Form FCI-567, "Statement in Proof of Loss"

Form FCI-8		UNITED STATES DEPARTMENT OF AGRICULTURE	
		Federal Crop Insurance Corporation	
		(State and county code and identification number)	
NOTICE TO CORPORATION OF DAMAGE OR PROBABLE LOSS			
(Name of crop)			
(Name and address of insured)		(Farm serial number)	
(Location of farm)			
The above-named producer has notified this office that the above-mentioned insured crop on the farm indicated has been damaged. The notice was received _____, 194____			
(Date)			
A release of acreage for other use _____ requested.			
(is or is not)			
Reported cause(s) of damage: _____			
REMARKS _____			
(Address of county AAA office)		(Date)	
		194____	
		(Signature of county committeeman or representative)	

SECTION II. RELEASE OF ACREAGEA. Time of Release

No release of acreage shall be made until it is too late to reseed to wheat. If a question arises as to when it is too late to reseed, the adjuster shall determine whether producers generally in the area are still seeding wheat, or reseeding wheat or would reseed under the circumstances. If this is the case, and it is considered a good farming practice, the insured producer shall be advised that he is required under the terms of his contract to reseed unless the wheat acreage is put to another use before it is too late to reseed to wheat. No loss will be paid and no premium will be earned on any acreage put to another use before it is too late to reseed to wheat. Abandonment of an acreage of wheat destroyed or substantially destroyed will not be considered as putting such acreage to another use.

Wheat acreage may be released for other use where the crop is totally or substantially destroyed after it is too late to reseed. The crop is considered to be substantially destroyed when it is so badly damaged that farmers generally in the area where the farm is located and on whose farms similar damage occurred, would not further care for the crop or harvest any part thereof.

In all cases where an inspection is made with the view of releasing acreage the applicable columns of Form 563 shall be completed.

B. Appraisal of Production Prior to Release

A release of acreage may be granted only after there has been an appraisal of production. Extreme care shall be exercised by the adjuster in making an appraisal of the yield on an insurance unit. In releasing acreage the Corporation is relinquishing its opportunity to determine the actual yield. Therefore, the adjuster in making an appraisal must assume that the most favorable conditions will prevail until harvest time. When wheat acreage is released, the appraised production must be not less than the following:

On any wheat acreage released for the purpose of seeding a substitute crop (small grains seeded with the growing wheat crop are considered as a substitute crop), the appraisal shall be at least 50 percent of the product of (1) such acreage, times (2) the average yield per acre, times (3) the insured percentage (50 or 75 percent).

On any insured wheat acreage not harvested, (except acreage released for the seeding of a substitute crop,) the appraisal shall be at least 20 percent of the product of (1) such acreage, times (2) the average yield per acre, times (3) the insured percentage (50 or 75 percent), or five bushels per acre, whichever is smaller.

Under the terms of the contract, other use cannot be made of unharvested acreage or the wheat crop until the acreage is released by the Corporation.

The appraised yield will be considered as the actual yield for determining the amount of loss, except that if the acreage is not put to another use and the crop is harvested, the actual harvested yield will be counted. The adjuster shall determine whether any of the damage is due to uninsured cause(s) and if so, the extent thereof.

All appraisals made in connection with the release of acreage shall be recorded on Form 563, as provided in Section III of this procedure.

C. Record of Inspections and Release of Acreage

Form FCI-563, "Report of Inspection," herein called "Form 563" is provided for the adjuster's use in recording data where inspections are made. It shall be prepared as follows:

In the heading, enter the state and county code and contract identification number, the farm serial number, the name of the crop, and the name and address of the insured in the spaces provided.

Part I. The data for wheat acreage inspected but not released shall be entered in Part I.

Column 1. Enter the description, location, or other identification of each field or tract inspected.

Column 2. Enter the estimated acreage of wheat in each field or tract inspected.

Column 3. Enter the specific cause of damage to the wheat crop, and a notation describing the condition of the crop at the time of inspection. If only a portion of the acreage of wheat in the field or tract is damaged enter the estimated acreage damaged.

Part II. The data for wheat acreage released shall be entered in Part II.

Column 1. Enter the description, location, or other identification of each field or part of a field or tract released.

Column 2. Enter the acreage of wheat in each field or part of field or tract released. This acreage shall be estimated as accurately as possible, except where all the wheat acreage on the insurance unit is released, in which event the acreage shall be accurately determined. If only a part of the acreage in the field or tract is released, show in the narrative report (Part III) the location of such acreage.

Column 3. Enter the appraised yield per acre for the acreage released in each field or part of a field or tract. (See minimum appraisal instructions under subsection B for acreage released.)

Column 4. Enter the intended use of the acreage released, such as "substitute crop," followed by the name of the substitute crop, if known; "summer fallow," etc.

Date and Signature. Enter the date and sign the form in the spaces provided.

Part III. Enter the cause of damage to any acreage released. If there is not sufficient space in Part I to enter all of the causes of damage, enter the other causes of damage in the narrative report. In the event of damage due to an uninsured cause, enter a full explanation and set forth the extent thereof. This statement shall also include any other information which may aid the Corporation in the final determination of the loss, if any.

In any case where the minimum appraisal of production is made, the adjuster shall enter in the narrative report his appraisal of production without regard to the minimum.

D. Distribution of Forms 563

Distribution of Forms 563 shall be made in accordance with Section VI of this procedure.

SECTION III. ADJUSTMENT OF CLAIMS

A. General

Form FCI-567, "Statement in Proof of Loss," herein referred to as "Form 567," is to be used by the insured in submitting the proof of his loss as his claim for indemnity. A separate Form 567 shall be submitted by the insured for each insurance unit on which he claims a loss. IT SHOULD BE NOTED THAT FORM 567 WILL ALSO BE USED FOR SUBMITTING CLAIMS FOR FLAX LOSSES. DO NOT USE THIS FORM FOR ANY COMMODITY OTHER THAN WHEAT OR FLAX. ALSO, DO NOT USE THIS PROCEDURE AS A GUIDE IN ADJUSTING FLAX LOSSES.

The insured shall establish that any loss for which claim is made has been directly caused by one or more of the hazards insured against by the insurance contract during the term of the contract and further that the loss has not arisen from or been caused by, either directly or indirectly, any of the hazards not insured against by the insurance contract.

The statement in proof of loss shall not be approved until the adjuster has inspected the insurance unit and has had an opportunity to determine the acreage seeded to wheat, the actual production and the appraised production for the farm.

If all or a part of the wheat crop on any acreage is destroyed or substantially destroyed, and permission is given to put the land or the crop to some other use, the statement in proof of loss shall not be recommended for approval by the adjuster until such other use has been made of the land or the wheat crop has been harvested.

The adjuster shall determine that a Form 19-W has been submitted by the insured for the insurance unit on which the insured is claiming a loss. If the Form 19-W has been prepared the adjuster should complete the required forms in accordance with this procedure and submit them to the state director. However, the adjuster should determine that the county office has completed and submitted a Form FCI-22, "Contract Summary for 1945." If this has not been accomplished, the adjuster should request the county committee to compile the Form FCI-22 and submit Forms FCI-19 and 22 on Form FCI-15 to the branch office before the claim for loss is submitted to the state director.

If a Form FCI-19-W has not been submitted by the insured for the insurance unit on which a loss is claimed and it is early in the growing season and the insured has not been provided Form FCI-19-W to submit the reported acres, the adjuster may complete all forms necessary and submit the claim in accordance with the provisions in the above paragraph. However,

if the insured has submitted Forms FCI-19-W on other insurance units or tracts and has omitted the insurance unit on which the loss is claimed, the adjuster shall obtain all the information possible and necessary to complete a claim including preparation of Form 566 in the event wheat has been produced, but shall not prepare a Form 567. A complete detailed statement of facts should be prepared and the original and one copy submitted to the state director and one copy for the insured's county file. The adjuster should report all other units that were not reported by the insured.

B. Determining Acreage Seeded to Wheat

The acreage seeded to wheat shall be accurately determined by the adjuster in all cases where a loss is claimed unless the 1945 acreage has already been accurately measured by the county committee and the records are available to the adjuster. Wherever it is necessary for the adjuster to determine the wheat acreage, as much use as possible shall be made of permanent field acreages established by the Agricultural Adjustment Agency. Any acreage of wheat which is put to another use before it is too late to reseed to wheat shall not be considered as acreage seeded to wheat. All wheat acreage including any previously released shall be measured. All measuring equipment used shall be checked for accuracy and corrected where necessary. The accurately determined acreage will be called the measured acreage and shall be entered in box B of Form 567. If the measured acreage is less than the reported acreage as shown on Form FCI-22 for the insurance unit, the loss, if any, will be settled on the basis of the measured acreage and the premium will be adjusted accordingly. Upon receipt of the Form 567 by the branch office, a revised Form FCI-22 will be prepared showing the corrected premium.

If it is found that the measured acreage is larger than the reported acreage as shown on Form FCI-22 for the insurance unit, the insured acreage will not be increased. The total production on the measured acreage will be prorated to determine the production applicable to the insured acreage.

C. Form FCI-566, "Adjuster's Work Sheet"

1. Form FCI-566, "Adjuster's Work Sheet," herein called "Form 566," is provided for use in determining the net quantity of threshed wheat from the 1945 crop, and shall be prepared before the related Form 567 is prepared. A Form 566 must include all wheat threshed from the insurance unit (not including any production unmerchantable) even though an uninsured producer shares in the wheat.

Routine filling out of this form should not be considered adequate to determine the quantity of wheat threshed. The reasonableness of the amount should be considered and if necessary other inquiry made, particularly if the yield appears to be inconsistent with yields of other farms in the area.

A Form 566 must be prepared for each insured producer claiming a loss on the insurance unit, and it shall be prepared in duplicate as follows:

In the heading: Enter the state and county code and contract identification number, the farm serial number, and the name of the crop in the spaces provided.

Item 1. "Farm-stored grain": Data for each bin containing farm-stored wheat from the 1945 crop shall be recorded in this item. The "wheat crop" as defined in the regulations includes volunteer wheat, other volunteer small grains, and vetch growing with the seeded wheat crop, and small grain seeded with the growing wheat crop on acreage not released by the Corporation. All dimensions listed must be actual measurements and shall be expressed in feet and tenths of feet. The measurements of the wheat must be inside bin measurements. Data for rectangular and round bins may be recorded on the same Form 566.

Column A. Enter the bin number, which shall be assigned by the adjuster, if not already numbered.

Column B. Enter the length of the bin. If the bin is round, enter the diameter.

Column C. Enter the width of the bin. If the bin is round, no entry shall be made.

Column D. Enter the depth of the wheat in the bin. The wheat must be level in the bin before the depth is measured. If wheat from the 1945 crop is stored in a bin which also contains wheat from a previous crop, only the depth of the 1945 crop shall be measured.

Column E. Enter the gross cubic feet of wheat, which shall be computed by the following applicable method:

Rectangular bins (inside measurements)

Multiply the length by the width, by the depth of the wheat (Columns B x C x D).

Round bins (inside measurements)

Multiply the square of the diameter by 0.7854, by the depth of the wheat (Columns B x B x 0.7854 x D).

Column F. Enter the cubic feet of deduction for space occupied by chutes, ventilators, studs, cross-ties, etc., if any, which have been included in the over-all measurements of the wheat. In determining this entry, computations shall be in accordance with the instructions set forth for Column E above, except that outside measurements shall be used.

Column G. Enter the result obtained by subtracting the amount shown in Column F from the amount shown in Column E.

Column H. Enter the result obtained by multiplying the amount shown in Column G by 0.8.

Column I. In areas where it is customary to sell wheat on a clean basis, enter the result obtained by multiplying the figure in Column H by the percentage of dockage, or foreign material. Other small grain threshed with the wheat shall not be considered as dockage. The percentage of dockage or foreign material in the wheat shall be determined on the basis of volume (not weight), which may be done by using a calibrated test tube.

No entry shall be made in Column I in areas where the wheat is sold on a field run basis.

Column J. Enter the result obtained by subtracting the entry in Column I from the entry in Column H. Where the wheat is sold on a field run basis, the entry in Column H shall be carried over to Column J.

Column K. In areas where wheat is not sold on a clean wheat basis, enter the test weight of the field run wheat in each bin.

In areas where wheat is sold on a clean wheat basis, enter the test weight of the clean wheat in each bin. The clean wheat shall include other small grain threshed with the wheat.

If test weight equipment is not available at the time of inspection, representative samples shall be taken from each bin and the test weight determined when such equipment is available. These samples shall be properly designated to correspond with the bin numbers.

Column L. Enter the result obtained by multiplying the entry in Column J by the percentage factor (obtained from the table below) for the test weight as shown in Column K.

WHEAT TABLE OF CORRECTION FACTORS TO CONVERT GROSS BUSHELS TO NET BUSHELS

Test weight (pounds)	Percentage factor	::	Test weight (pounds)	Percentage factor
65	108	::	50	83
64	107	::	49	82
63	105	::	48	80
62	103	::	47	78
61	102	::	46	77
60	100	::	45	75
59	98	::	44	73
58	97	::	43	72
57	95	::	42	70
56	93	::	41	68
55	92	::	40	67
54	90	::	39	65
53	88	::	38	63
52	87	::	37	62
51	85	::	36	60
		::	35	58

Item 2: Enter the name(s) and address(es) of the elevators or warehouses in which any wheat produced on the insurance unit is stored, together with the net bushels in each elevator or warehouse.

Item 3: Data for all wheat produced on the insurance unit and sacked, and stored either on or off the farm shall be recorded in this item.

In the space provided, enter the location of the sacked wheat.

- a. Enter the total number of sacks.
- b. Enter the average gross weight per sack. (Weight a sufficient number of sacks to determine the average weight.)
- c. Enter the average weight of empty sacks, including dockage per sack. Dockage shall not include other small grain threshed with the wheat. (If the state prescribes standard weight deductions for sacks, the prescribed weight shall be used.)
- d. Enter the average net weight of grain per sack. (Item (b) minus item (c)).
- e. Enter in Column L the total bushels of sacked wheat. (Item (a) times item (d) divided by 60).

Item 4: Enter the name and address of the elevator or other person(s) to whom any wheat produced on the insurance unit has been sold and the number of net bushels sold to each.

Item 5: Enter the number of bushels of wheat threshed from the insurance unit which has been used for seed, feed, flour, home use, or for any other purpose.

Item 6: Enter the number of bushels of wheat threshed from the 1945 crop on the insurance unit which is not otherwise reported in items 1 to 5, inclusive.

Piled wheat either on or off the farm should be weighed if possible, the net bushels computed as above and entered in this item. If it is not possible to weigh the pile of wheat, a sketch of each pile, reflecting proper dimensions and method of computing the net bushels which shall be entered in this item shall be attached to Form 566. Wheat damaged or destroyed after threshing shall be considered as production and entered in item 6.

Item 7: Enter in Column L the sum of the entries in items 1 to 6, inclusive.

Item 8: The entry in item 7 includes the shares of all persons having an interest in the wheat crop on the insurance unit. The word "Yes" shall therefore be entered in each case after it is positively determined that the production data include the shares for all such persons.

Item 9. Enter the date on which the threshing or combining of wheat from the insurance unit was completed. If a portion of the crop was threshed a considerable time in advance of the threshing of the rest of the crop, the final date of both periods of threshing should be inserted. If part of the wheat was combined and part was threshed, enter and identify the date for the completion of each such operation.

Verification of Computations

All the computations shall be rechecked as to accuracy before the related Form FCI-567 is prepared.

Date and Signature

In the space provided, the adjuster shall sign and date Form 566.

2. Distribution of Form 566 shall be made in accordance with section VI of this procedure.

D. Unmerchantable Production

If the insured claims that a part or all of his threshed production is unmerchantable as wheat due to causes insured against, the adjuster should first determine the value thereof. In determining the value of this production, the adjuster should consider the feeding value of the production as well as the best possible bid locally. If the value of this production represents 50 percent or more of the current local price as determined by the adjuster for the class and grade of wheat established for payment of the premium, the production shall be considered as wheat and the production shall be included on Form 566 and as wheat threshed in the entry on line 1 of Form 567.

If the value is less than 50 percent of the current local price for the applicable class and grade of wheat the production will be deemed to be unmerchantable as wheat and such production shall not be included on Form 566 for wheat threshed or in the entry on line 1 of Form 567. In these cases, the production therefor shall be entered on a separate Form 566 with the notation "unmerchantable production" inserted in the heading thereof and the appraised production of wheat for such unmerchantable production shall be included in the entry on line 9.

The appraised production of wheat for the unmerchantable production shall be the sum of the following:

- (1) The number of bushels obtained by dividing the total value of the unmerchantable production by the local price of wheat, determined by the adjuster as set forth above, plus
- (2) 1/2 of the smaller of
 - (a) the number of bushels of unmerchantable production threshed or
 - (b) the insured production for the farm minus actual production and all appraised production of wheat for the insurance unit except the appraisal for unmerchantable production.

The effect of this appraisal is to indemnify the insured for the amount that the unmerchantable production lacks of having a value of 50 percent of the current local value of a number of bushels of wheat of the applicable class and grade equal to the smaller of (1) the unmerchantable production or (2) the insured production for the insurance unit minus the sum of the actual production and all appraised production of wheat for the insurance unit except the appraisal for unmerchantable production.

When unmerchantable production is reported Form FCI 566-A, as shown below, shall be executed in duplicate and the copies thereof attached to the copies of the Form 566 prepared for the unmerchantable production. The entry in item 10 of Form FCI 566-A shall be entered in item 9 or 10 on Form 567.

Form FCI-566-A

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

APPRAISAL FOR UNMERCHANTABLE PRODUCTION

- (1) Unmerchantable production threshed _____
 - (2) Value per bushel of unmerchantable production .. _____
 - (3) Total value of unmerchantable production
(1) x (2) _____
 - (4) Insured production _____
 - (5) Total production of wheat including all adjustments to production except for unmerchantable production _____
 - (6) Insured production minus item (5) _____
 - (7) Local price per bushel for class and grade of wheat insured _____
 - (8) Bushels insured wheat equivalent to value of unmerchantable production $(3) \div (7)$ _____
 - (9) 1/2 of the smaller of item (1) or item (6) . . . _____
 - (10) Appraised wheat for unmerchantable production
(8) \div (9) _____
-

E. Preparation of Form 567 for Usual Cases

The following instructions are applicable when only one yield has been established for the insurance unit, when the insured has the same share in all of the wheat crop (such as all or 50 percent), and when there has been no transfer of interest in the insured crop. Where separate yields have been established for parts of an insurance unit, or where the producer has different shares in parts of the wheat crop on an insurance unit, or where there has been a transfer of interest in the insured crop, Form 567 shall be prepared in accordance with subsection F of this section.

Form 567 will be a rediform consisting of the original and three copies and shall be prepared as set forth below:

The required entries in the heading of Form 567, except the entries in boxes B and E, shall be made from the information obtained from the Crop Insurance files in the County Office.

1. Enter the state and county code and contract identification number.
2. Enter the word "wheat" in the space provided. Be sure the identification number reflects the insured wheat contract.
3. Enter the identification number of other wheat contracts on farm.
4. Enter the name and address of the insured. The name shall agree with the name shown on Form FCI-22, "Contract Summary for 1945," or if the original insured died, became incompetent or disappeared after the beginning of seeding, the name to be entered shall be determined as set forth in the instructions contained in section 414.25 of the 1945 Wheat Crop Insurance Regulations.
5. Enter the farm serial number as shown on the approved wheat listing sheet.

Box A. Enter the reported acreage of wheat seeded as shown on Form FCI-19-W or Form FCI-22, "Contract Summary for 1945."

Box B. Enter the measured acreage of wheat seeded for harvest as grain. The adjuster shall determine this figure in accordance with subsection B of this section.

Box C. Enter the approved listing sheet average yield per acre for the insurance unit.

Box D. Enter the insured percentage, either 50 percent or 75 percent, as approved by the Corporation on Form FCI-12-W, or as limited on Form FCI-2, whichever is applicable.

Box E. Enter the insured interest in the wheat crop. The insured interest shall be the smaller of the insured interest in the crop as shown on the Form FCI-22 or the actual interest in the crop at the time of loss as determined by the adjuster.

Part I. Actual Production

The following important factor should be kept in mind when making any entry in Part I or Part II of Form 567.

- (a) The production to be entered in items 1 through 10 and totaled in item 11 must reflect the entire production of wheat for the insurance unit, except production for an acreage released for planting to a substitute crop. The production must include the shares of all persons interested in the wheat crop as landlord, owner, tenant, or sharecropper.
- (b) The total acreage to be shown in the column headed "Acres" should equal the measured acreage in box B. Where any appraisal of production is made for wheat acreage previously entered in this column, such duplicate acreage shall be entered to the left of the column headed "Acres."

Item 1. Enter the acreage seeded for harvest as grain on the insurance unit from which wheat was threshed and the quantity of wheat threshed from such acreage plus any wheat threshed from acreage designated as seeded for purposes other than grain. This designated acreage shall be entered to the left of the column headed "Acres." The "wheat crop" as defined in the regulations includes volunteer wheat, other volunteer small grains and vetch growing with the seeded wheat crop, and small grain seeded with the growing wheat crop on acreage not released by the Corporation. Do not include any acreage which was released and seeded to a substitute crop or any production therefrom. (Source: Item 7, Form 566).

Item 2. Enter the acreage and appraised production for any acreage on the insurance unit which was harvested as grain but not threshed. Harvest means any severance by mechanical means for the purpose of threshing.

Item 3. Enter the total bushels shown in items 1 and 2.

Part II. Adjustments to Production

Item 4. Enter the measured acreage and the appraised production of the wheat crop for any acreage which was released and seeded to a substitute crop. The acreage entered here will not necessarily agree with the acreage shown on the "Report of Inspection" since that acreage is usually an estimated acreage and the entry here will be a measured acreage. Such appraisal shall be the total production that would have been obtained under the most favorable conditions had the wheat crop remained for harvest, but shall not be less than 50 percent of the acreage released times the average yield times the insured percentage.

Item 5. Enter the acreage of wheat seeded for harvest as grain which is not harvested for grain and not seeded to a substitute crop, and the appraised production therefor. This acreage must include any acreage of wheat which is seeded for harvest as grain, which is used as pasturage, turned under for soil and water conservation purposes, or summer fallowed, with the consent of the Corporation.

Notations shall be made to the left of the "Acres" column of the use made of the released acres such as "summer fallow," "pasture," etc.

Such appraisal shall be made upon the assumption that the most favorable growing conditions would prevail until harvesttime, but shall not be less than 20 percent of such acreage times the average yield times the insured percentage, or five bushels per acre, whichever is the smaller.

Item 6. Enter the acreage of wheat seeded for harvest as grain which is put to another use without the consent of the Corporation and the appraised production therefor. This appraisal shall not be less than such acreage times the average yield times the insured percentage.

Item 7. Enter the acreage seeded to wheat for harvest as grain but which is cut for hay and the appraised production therefor. This appraised production shall represent the amount of wheat that would have been obtained if threshed but shall not be less than the smaller of (a) 20 percent of the product of such acreage times the average yield and times the insured percentage, or (b) five bushels per acre.

Item 8. Enter the acreage on which production has been reduced solely because of causes not insured against and the appraised number of bushels due to such causes, which number of bushels shall not be less than such acreage times the average yield times the insured percentage, minus any quantity of wheat harvested from such acreage.

Causes not insured against include the following:

(1) Use of defective or unadapted seed.

(2) Over-pasturage.

(3) Over-seeding.

(4) Seeding on land of poorer average quality for the production of wheat than the average quality of the land considered in establishing the average yield for the insurance unit.

(5) Failure properly to prepare the land for seeding, or properly to seed, care for, or harvest and thresh the insured crop.

(6) Breakdown of machinery or equipment.

(7) Inability to obtain labor, fertilizer, machinery, repairs, or insect poisons as a result of war or other conditions.

(8) Failure to follow established good farming practices, or by following different fertilizer or other practice from that considered in establishing the average yield and premium rate.

- (9) Where insurance is written on an irrigated basis, failure properly to apply irrigation water to wheat in proportion to the amount of water available for all irrigated crops; failure of irrigation equipment due to mechanical defects; and failure to provide adequate casing or properly to adjust pumping equipment in the event of lowering of the water level in pump wells. If the insured sells rights to irrigation water, any loss due to a lack of water shall be deemed to be a loss from a cause not insured against. (This paragraph shall not be interpreted to include failure of the water table to the extent that deepening the well or drilling a new well would be necessary in order to obtain an adequate supply of water.)
- (10) Theft.
- (11) Neglect or malfeasance of the insured or of any person in his household or employment connected with the farm as tenant, sharecropper, or wage hand.
- (12) Any damage to the crop which occurs after the end of the insurance period as set forth in the regulations is not insured against and must be handled by the adjuster as an uninsured cause of damage.
- (13) Any other damage due to causes not insured against.

Items 9 and 10. Enter the acreage and appraised production for any other adjustments to production because of damage due to causes not insured against, and insert notations describing the reasons for the adjustment. These items shall be used for entering adjustments to production on any acreage where only a part of the loss is due to uninsured cause(s).

If there is any unmerchantable production, as determined in accordance with subsection D of this section, enter the appraisal for such production in one of these items.

Item 11. Enter the sum of the bushels entered in items 4 to 10, inclusive.

Item 12. (a) Enter the sum of the acres entered in items 1, 2, 4, 5, 6, 7, 8, 9, and 10. This total should equal the measured acreage on the insurance unit shown in box B.

(b) Enter the sum of the bushels entered in item 3 and item 11.

Item 13. This item is used to apportion the amount of production applicable to the insured acreage in cases where the acreage seeded to wheat for grain exceeds the reported acreage. Therefore, if the acreage shown in box B exceeds the entry in box A, divide the entry in box A by the entry in box B and enter

the result, carried to three decimal places, (e.g. .951) in the space provided for "Adjustment factor." If the measured acreage does not exceed the reported acreage, enter the word "None" in this space. Enter in item 13 the product of the total production shown in item 12 times the adjustment factor, if any. If there is no adjustment factor, leave item 13 blank.

Part III. Basis for Settlement

- Item 14. Enter the insured production which is the product of the smaller of boxes A or B times box C times box D times box E.
- Item 15. The insured's interest in the total production shall be computed by multiplying the bushels in item 13 (or item 12 if there is no entry in item 13) times the insured interest as shown in box E.
- Item 16. Enter the amount of loss claimed (item 14 minus item 15).

Part IV. Causes of Damage

Items 17, 18, and 19. Enter the primary, secondary, and other contributing cause(s) of damage to the wheat crop on the insurance unit. Causes not insured against as well as causes insured against shall be entered. The cause of damage shall be specifically stated. The estimated percent contribution of each cause of damage shall be entered. The approximate date of damage (not the date of loss) shall also be entered. In all cases, the entries in the column headed "Estimated Percent Contribution" must total 100 percent. If damage was caused by the act of a person or persons, a memorandum shall also be prepared, in triplicate, setting forth the facts in the case and the name(s) of person(s), if known, contributing to the damage. The adjuster shall sign the memorandum and all three copies shall be attached to Form 567 when it is forwarded to the director. The director shall attach a copy of the memorandum to the branch office copy of Form 567 and a copy to the county office copy of such form.

The list of various causes of damage, insured against when unavoidable, to be used by the adjuster as a guide for uniformity follows:

WEATHER

Drought	Hail
Heat	Flood
Winterkill	Hot winds
Excessive moisture	Blown out
Lodging	Frost
Crusted soil	Water erosion

INSECTS

Grasshoppers	Crickets
Chinchbugs	Hessian fly
Wheat straw worm	Cut worm
Army worm	Joint worm
Wire worm	Green bugs
Stem maggot	Sawfly

DISEASES

Stem or black rust	Footrot, root rot
Smut	Glum blotch
Scab and head blight	Blight
Leaf or red rust	

CONTRIBUTING CAUSES

Weeds	Blindweed
Sunflower	Foxtail
Star thistle	Canada thistle
Sowthistle	Russian thistle
Thistle	Mustard
Quackgrass	Dog fennel
Chickweed	Wild oats

MISCELLANEOUS

Fire
Wildlife

Item 20. Included in the certification to be signed by the insured is the subrogation of all rights of recovery against any person(s) for loss or damage to the extent that payment therefor is made by the Corporation. In those cases where applicable, the adjuster should advise the insured of this fact and that the insured is not to execute any release to such person(s).

The adjuster shall indicate whether there is an outstanding collateral assignment by entering "Yes" or "No." This entry shall be made if Form FCI-20, "Collateral Assignment," is on file in the county office and it has not been released.

The adjuster shall determine that the signature appearing in Item 20 has been affixed by the insured, or if the signature has been affixed by a person acting in a representative capacity that such person has authority to act in the capacity shown.

Item 21. If, after the insured has affixed his signature in Item 20, the adjuster can certify to the statements in Item 21, he shall sign and date the form in the spaces provided.

F. Preparation of Form 567 for Other Cases

1. When Insured has Different Shares in Parts of Wheat Crop on an Insurance Unit

The following instructions concerning the preparation of Form 567 shall apply when the insured producer has different shares in parts of the wheat crop on the insurance unit.

A separate Form 567 shall be prepared for each part of the insurance unit in which the insured producer has a different share in the wheat crop. For example, if the producer has 100-percent interest in 80 acres and a 50-percent interest in 120 acres, one Form 567 shall be prepared for the 80-acre tract and another shall be prepared for the 120-acre tract. The word "supplemental" shall be written immediately above the title on each of these forms. After the "supplemental" forms have been prepared, the entries thereon shall be summarized and entered on a Form 567 which shall be identified by writing the word "master" immediately above the title. Except as provided below, these forms shall be prepared in accordance with subsection E of this section,

a. "Supplemental" Forms 567

Entries on each "supplemental" Form 567 shall apply to the specific acreage covered by such form.

If the insured interest in the production for a part of the insurance unit exceeds the insured production for such part, as reflected by the entry in item 15 of the supplemental Form 567 exceeding the entry in item 14 of such form, the loss claim shall be adjusted in accordance with paragraph 3 of this subsection.

Item 13.

The total reported acreage and the total measured acreage for the insurance unit shall be entered in box A and box B, respectively, of the "master" Form 567. If the entry in box B of the "master" Form 567 exceeds the entry in box A of such form, divide the entry in box A by the entry in box B and enter the result, carried to 3 decimal places, (e.g., .951) on all the "supplemental" Forms 567 in the space provided for the "adjustment factor." On the "supplemental" Forms 567, enter in item 13 the product of the entry in item 12 times the adjustment factor, if any.

If the measured acreage does not exceed the reported acreage for the insurance unit, enter the word "none" in the space provided. If there is no adjustment factor, leave item 13 blank.

Item 14.

If no adjustment factor appears in item 13, the entry for item 14 shall be determined by multiplying the figure in box B times C times D times E.

If there is an adjustment factor in item 13, the entry for item 14 shall be determined by multiplying the figure in box B times C times D times E times the adjustment factor in item 13.

The entry in item 14 shall be rounded to the nearest whole bushel.

No entries shall be made in item 17 to 21, inclusive, of the "supplemental" Forms 567

b. "Master" Forms 567

Box E: Enter the word "varying."

Items 1 to 16, inclusive: For each item, add the entries appearing on the respective "supplemental" Forms 567, except in cases where paragraph 3 of this sub-

section is applicable. Enter these totals in the applicable items on the "master" Form 567.

Items 17 to 21, inclusive: Enter the data in accordance with subsection E of this section.

2. When Separate Yields Have Been Established for Parts of an Insurance Unit

The following instructions concerning the preparation of Form 567 shall apply when separate yields have been established for parts of an insurance unit.

A separate Form 567 shall be prepared for each part of the insurance unit for which a separate yield has been established. For example, if a 20-bushel yield has been established on one tract and a 10-bushel yield on another tract, a Form 567 shall be prepared for each such tract. In addition, if the insured has different shares in the wheat crop on parts of any such tract, a separate Form 567 shall be prepared for the acreage applicable to each share. The word "supplemental" shall be written immediately above the title of all such forms.

After the "supplemental" forms have been prepared, the entries thereon shall be summarized and entered on a Form 567 which shall be identified by writing the word "Master" immediately above the title. Except as provided below, these forms shall be prepared in accordance with subsection E of this section.

a. Supplemental Forms 567

Entries on a "supplemental" Form 567 shall apply to the specific acreage covered by such form.

If the insured interest in the production for a part of the insurance unit exceeds the insured production for such part, as reflected by the entry in item 15 of the supplemental Form 567 exceeding the entry in item 14 of such form, the loss claim shall be adjusted in accordance with paragraph 3 of this subsection.

Item 13.

The total reported acreage and the total measured acreage for the insurance unit shall be entered in box A and box B, respectively, of the "master" Form 567. If the entry in box B of the "master" Form 567 exceeds the entry in box A of such form, divide the entry in box A by the entry in box B and enter the result, carried to 3 decimal places (e.g., .951) on all the "supplemental" Forms 567 in the space provided for "adjustment factor." If the measured acreage does not exceed the reported acreage for the insurance unit, enter the word "none" in this space. On the "supplemental" Forms 567, enter in item 13 the product of the entry in item 12 times the adjustment factor, if any. If there is no adjustment factor, leave item 13 blank.

Item 14.

If no adjustment factor appears in item 13, the entry for item 14 shall be determined by multiplying the figure in box B times C times D times E.

If there is an adjustment factor in item 13, the entry for item 14 shall be determined by multiplying the figure in box B times C times D times E times the adjustment factor in item 13.

The entry in item 14 shall be rounded to the nearest whole bushel.

No entries shall be made in items 17 to 21, inclusive, of the supplemental Forms 567.

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b. "Master" Forms 567

Box C: Enter the word "varying."

Items 1 to 16, inclusive: For each item, add the entries appearing on the respective "supplemental" Forms 567, except in cases where paragraph 3 of this subsection is applicable.

Enter these totals in the applicable items on the "master" Forms 567.

Items 17 to 21, inclusive: Enter the data in accordance with subsection E of this section.

3. Where There is Excess Production on One or More Parts of an Insurance Unit

If the insured interest in the production for a part of the insurance unit exceeds the insured production for such part, as reflected by the entry in item 15 of the supplemental Form 567 exceeding the entry in item 14 of such form, all the "supplemental" Forms 567 and the "master" Form 567 for the insurance unit shall be prepared as follows:

- a. Items 1 to 16, inclusive, of the "supplemental" Forms 567 shall be executed in accordance with paragraph 1 or 2 above, whichever is applicable, except that item 16 on the "supplemental" Form 567 being prepared for that part of the insurance unit reflecting the excess production will be a minus figure (item 15 minus item 14) and shall be encircled.
- b. Items 1 to 15, inclusive, of the "master" Form 567: For each item, add the entries appearing on the respective "supplemental" Forms 567 and enter the sum of each item thereof in the applicable items on the "master" Form 567.
- c. Add all unencircled figure(s) in item 16 of the "supplemental" Forms 567 and subtract the encircled figure(s) from this sum and enter the result in item 16 of the "master" Form 567.
- d. Items 17 to 21, inclusive, of the "master" Form 567 shall be executed in accordance with subsection E of this section. These items need not be executed on the "supplemental" Forms 567.

4. Amount of Loss Where Transfer of Interest is Involved

The regulations provide that in the event of a transfer of all or a part of the insured interest in a wheat crop, the Corporation shall not be liable for a greater amount of indemnity than would have been paid if the transfer had not taken place. If, when adjusting a claim for loss, it is found that there has been a transfer of either all or a part of the insured interest in all of the insured acreage, the claim shall be adjusted in accordance with subsection E of this

procedure, except the name of the insured and the insured interest in the crop (box E) shall be determined on the basis of the information on Form FCI-21, "Record of Transfer."

If, when adjusting a claim for loss, it is found that there has been a transfer of either all or a part of the insured interest in a part of the insured acreage, the claim shall be adjusted as follows:

- a. If there has been only one transfer, and if neither paragraph 1 or 2, above, is applicable, the adjuster shall draw a line vertically through the center of the acreage and bushels columns of Form 567. To the left of the lines so drawn shall be entered the data for the entire insurance unit and to the right of such lines shall be entered the data for the part of the wheat acreage for which the loss is being computed. All computations on Form 567 shall be made in the regular manner, except those for item 16. The entry for item 16 shall be the smaller of (1) the entry to the right of the line in item 15 times the insured's interest shown in box E, or (2) the entry to the left of the line in item 15.
- b. If there have been two or more transfers, or if there has been only one transfer but paragraph 1 or 2 above is applicable, the adjuster shall prepare a Form 567 (or more than one Form 567 when either paragraph 1 or 2 above is applicable) for each individual who has an insured interest at the time of loss. If the insured interest in the production for a part of the insurance unit exceeds the insured production for such part, as reflected by the entry in item 15 of the supplemental Form 567 exceeding the entry in item 14 of such form, the loss claim shall be adjusted in accordance with paragraph 3 of this subsection. However, the words "supplemental," and "master," shall not be entered at the top of such forms. The words "Transfer of interest - data for entire insurance unit" shall be entered on the Form 567 prepared for the entire insurance unit, and no entries will be made in items 17 to 21. No identifying entry shall be made in the heading of the Forms 567 prepared for the parts of the insurance unit.
- c. If the sum of the loss computed for the parts of the insurance unit (as outlined in a or b above) exceeds the amount of loss computed for the entire insurance unit, the loss for the parts shall be reduced proportionately to equal the loss for the entire insurance unit.

All of the Forms 567 for the parts of the insurance unit as well as for the entire insurance unit should be submitted together to the director. If this is not possible, a Form 567 for the entire insurance unit shall be submitted with the first Form 567 covering a part of the insurance unit, but need not be submitted with subsequent Forms 567 covering the other parts of the insurance unit. However, Form 567 covering the other parts must be submitted whether or not there is a loss on such other part(s) before any claim is approved.

5. Other Unusual Cases

If a case arises which is not specifically covered by this procedure, it should be submitted in accordance with General Procedure 4.

G. Cases Where Adjuster and Insured Producer Cannot Agree on Amount of Loss

If the insured producer and the adjuster cannot agree on the amount of loss claimed by the insured, two Forms 567 shall be prepared - one showing the amount of loss claimed by the insured and the other showing the amount determined by the adjuster. The insured producer shall sign the Form 567 reflecting the amount of loss claimed by him, but neither form shall be signed by the adjuster at this time. The adjuster shall then suggest to the insured that an adjustment appeal committee be selected with the view of reaching an agreement concerning the amount of loss. If this is agreeable to the insured, the adjustment appeal committee shall be selected and shall function in accordance with the procedure which will be furnished for handling such cases.

If the insured is not agreeable to the selection of the adjustment appeal committee, the adjuster shall sign only the Form 567 reflecting the amount of loss determined by him and shall submit the claim in accordance with General Procedure 4.

H. Transmitting Forms 567 to the Director

The adjuster shall forward daily all completed Forms 567 to the Director. The director will make distribution of these forms in accordance with Section VI of this procedure.

SECTION IV. SUSPENDED, CORRECTED AND DELAYED
FORMS FCI-567, "STATEMENT IN PROOF OF LOSS"

A. SUSPENDED FORM FCI-567

Forms 567 suspended by either the director or the branch office will not be returned to the adjuster. A Form FCI-2, "Agreement," or a memorandum shall be prepared and forwarded to the adjuster to obtain the necessary information in order that the suspended case may be cleared as soon as possible. Forms FCI-2 and memoranda prepared by the branch office in connection with suspended Forms 567 shall be routed through the director. The adjuster shall forward the Form FCI-2 or memorandum containing the desired information to the director.

B. CORRECTED STATEMENTS IN PROOF OF LOSS

In cases where a Form 567 has been transmitted to the director, and it is necessary to make a material change in the data appearing on such form, a corrected Form 567 shall be prepared and submitted to the director. However, any corrected claim, except those based on an error in computation appearing on the original Forms 567 and supporting documents, amounting to less than 3 bushels additional loss shall not be submitted as such claim will not be approved. The corrected claim shall be prepared and submitted in the same manner as the original claim, except the word "corrected" shall be plainly inserted in the heading of Form 567. Also, the adjuster shall attach a memorandum in triplicate to the corrected Form 567 fully explaining the reason(s) for such correction(s).

It will not be necessary to prepare a corrected Form 567 if the amount of the loss originally claimed by the insured is correct and settlement has been made on a lesser amount and the insured is requesting the additional payment.

C. DELAYED STATEMENTS IN PROOF OF LOSS

If a statement in proof of loss is submitted later than 60 days after the time of loss, a statement of facts setting forth the reason(s) for delay in submitting such form and the method used for determining the actual and appraised production as shown on the Form 567 shall be prepared in triplicate, signed by the adjuster and attached to Form 567.

Any damage to the crop which occurs after the end of the insurance period as set forth in the regulations is not insured against and must be handled by the adjuster as an uninsured cause of damage.

SECTION V. SETTLEMENT OF LOSS CLAIMS

A. Certificate of Indemnity

The insured should be told that all loss claims submitted in accordance with the regulations and applicable procedures will be paid by the issuance of a certificate of indemnity which will be prepared in the branch office of the Corporation and mailed directly to him.

The expiration date of the certificate of indemnity on the 1945 wheat crop shall be May 15, 1946, or 30 days after the date of the issuance of the certificate, whichever is later. However, the expiration date for certificates of indemnity placed under loan with the Commodity Credit Corporation shall be the maturity date for the loan, if such date is later than the foregoing. If the insured has not returned the certificate for cash settlement before the expiration date, the cash equivalent will be established on the basis of the price in effect on the expiration date of the certificate and a check will be issued by the branch office to the insured in settlement of his indemnity claim, except where the certificate is placed under loan.

1. Method of Settlement

a. To Obtain Cash

If the insured wishes to obtain cash in settlement of the certificate of indemnity, he shall sign the original and return it to the branch office of the Corporation.

The cash equivalent of the indemnity shall be the number of bushels of wheat specified on the certificate of indemnity multiplied by the cash equivalent price per bushel applicable for the day the insured's request is received or the expiration date of the certificate, whichever occurs first.

b. To Secure a Loan from the Commodity Credit Corporation

If the insured wishes to obtain a loan, he shall arrange with the county committee for the loan. The county committee shall prepare the loan documents in accordance with instructions issued by the Commodity Credit Corporation, and transmit the certificate of indemnity and loan papers to the Commodity Credit Corporation.

If a lien exists by reason of an unliquidated collateral assignment, a loan cannot be made until a release of such collateral assignment is secured.

Where a collateral assignment has not been executed, or if executed, has been released, the county committee shall so certify in the box provided therefor.

c. To Obtain the Commodity

If the county committee has been advised the wheat is available, the insured may obtain a warehouse receipt for all or a portion of the number of bushels shown on the certificate of indemnity by indicating the quantity desired and returning the certificate of indemnity to the branch office of the Corporation through the county committee.

Where the quantity of wheat desired by the insured is less than the total amount shown on the certificate of indemnity, the branch office will issue a new certificate of indemnity for the remaining portion of the indemnity due the insured.

2. Liquidation of Commodity Credit Corporation Loan

If a loan has been obtained on the security of the original certificate of indemnity, and the insured wishes at any time during the period of the loan to establish the cash equivalent in order to liquidate the loan, the insured shall transmit to the appropriate branch office of the Federal Crop Insurance Corporation on Form FCI-574-A (or on a substantially similar form) a written request to establish the cash equivalent for the purpose of liquidating the loan.

The cash equivalent of the indemnity will be established on the basis of the price in effect on the date the request to liquidate the loan is received in the branch office. Such cash equivalent will be established and paid only if the amount thereof is sufficient to liquidate the indebtedness existing because of the loan. If the amount of the cash equivalent is not sufficient to liquidate the indebtedness, the insured will be notified by the Corporation.

Where the cash equivalent is established for the purpose of liquidating the loan, the amount necessary to liquidate the loan and accrued charges will be forwarded direct to the Commodity Credit Corporation by the Federal Crop Insurance Corporation. Any balance will be forwarded to the insured. The county committee shall be guided by the current price card, the loan plus accrued interest thereon, and any accrued storage charges in determining whether the cash equivalent of the certificate of indemnity will be sufficient to liquidate the loan.

3. Storage and Handling Charges

A storage and handling charge will be deducted by the branch office from the cash equivalent of any certificate of indemnity which is not received by the branch office for cash settlement after 14 days from the issuance thereof. After allowing the free storage time, a charge of one-half cent per bushel per month or fraction thereof will be deducted.

4. Lost or Destroyed Certificates of Indemnity

If a certificate of indemnity is lost, or destroyed, and the insured desires a cash settlement, a cash settlement will be made by the branch office upon receipt of a written request from the insured stating that it has been lost or destroyed and that he desires a cash settlement, together with a certification by the county committee that the certificate of indemnity originally issued has not and will not be approved by it as collateral for a loan.

If a certificate of indemnity is lost, or destroyed, and the insured desires to obtain a loan, a duplicate original certificate of indemnity will be issued by the branch office upon receipt of a request from the insured stating that it has been lost or destroyed and that a duplicate original be issued in order to obtain a loan. A certification that the certificate of indemnity originally issued has not and will not be approved as collateral for a loan shall be submitted by the county committee.

SECTION VI. DISTRIBUTION OF FORMS USED IN THE PROCEDURE

The following distribution shall be made of the forms used in this procedure:

A. Form FCI-8 - "Notice to Corporation of Damage or Probable Loss."

The original shall be forwarded to the director.

The first copy shall be forwarded to the other Corporation representatives designated by the director.

The second copy shall be retained in the county office and filed in a temporary file until the county office copy of Form FCI-563 is received from the adjuster, after which it shall be filed in the producer's folder.

B. Form FCI-563 - "Report of Inspection"

1. Original - Forwarded to the director.

2. First copy - Filed in the county AAA office in the producer's crop insurance folder.

3. Second copy - given to the insured at the completion of the inspection.

C. Form FCI-566 - "Adjusters Worksheet"

The original and the copy shall be forwarded to the director, together with the statement in proof of loss and related forms. The copy will be returned to the county office by the director at the time the county office copy of the statement in proof of loss is returned. It shall then be filed in the producer's crop insurance folder.

The county office copy of Form 566 may be used by the Commodity Credit Corporation in connection with their loan program.

D. Form FCI-567 - "Statement in Proof of Loss"

The original, the state office copy, and the county office copy shall be forwarded to the director with carbons in place, except the carbon between the county office copy and the insured's copy which shall be detached.

The insured's copy shall be given to him by the adjuster when prepared.

The county office copy shall be returned to the county office by the director after a preliminary review thereof. This copy shall then be filed in the producer's crop insurance folder.

E. Form FCI-15, - "Transmittal Sheet."

Form FCI-15 will be prepared by the director. The county office copy will be forwarded to the county office together with the related county office copy of Forms 567.

F. Form FCI-574 - "Certificate of Indemnity."

Original - Mailed directly to the insured by the branch office.

Copy (pink) (Form FCI-574-A) - Forwarded to the county AAA office by the branch office for use of insured at time of liquidation of Commodity Credit Corporation loan on certificate of indemnity.

Copy (Salmon) - Forwarded to county AAA office by the branch office, to be filed in the producer's folder.

Copy - Retained in branch office.

ADJUSTER'S WORK SHEET

(State and county code and
identification number)

(Name of crop)

(Farm serial number)

THE TOTAL QUANTITY OF GRAIN MUST INCLUDE THE SHARES OF ALL PERSONS HAVING AN INTEREST IN THE CROP

1. Farm-stored grain

Bin:	Length :	:	:	:	Gross:	Deductions :	Net :	Gross :	:	Net :	Test :
or :	or :	:	:	:	cubic:	for :	cubic :	bushels:	Deductions:	bushels:	weight :
crib:	diameter:	Width:	Depth:	:	feet:	studding :	feet :	by :	(if any):	by :	(moisture: bushels
No.:	(feet)	(feet)	(feet)	:	feet:	etc. :	E minus F:	volume :	:	volume :	content: by
A :	B :	C :	D :	E :	F :	G :	H :	I :	J :	K :	L :
:	:	:	:	:	:	:	:	:	:	:	:
:	:	:	:	:	:	:	:	:	:	:	:
:	:	:	:	:	:	:	:	:	:	:	:
:	:	:	:	:	:	:	:	:	:	:	:
:	:	:	:	:	:	:	:	:	:	:	:

2. Bulk grain in commercial storage:

(Elevator)

(Address)

(Elevator)

(Address)

3. Sacked grain: Location

(a)

(b) Average gross weight per sack

(No. of sacks)

(c) Average weight of empty sacks including dockage, if any, per sack

(d) Average net weight of grain per sack (b) - (c)

(e) TOTAL BUSHELS OF SACKED GRAIN (a) x (d) ÷ _____ pounds

4. Grain sold to:

(Name)

(Address)

(Name)

(Address)

5. Grain already used for feed, seed, etc.

6. Grain not reported in items 1 to 5, inclusive. (If this includes piled grain,
attach sketch of pile and method of computing net bushels.)

7. TOTAL QUANTITY OF GRAIN

8. Does item 7, total quantity of grain, include the shares of all persons having an interest in
the crop? _____

9. Date or dates when threshing or husking was completed: _____

All the above information is true and correct to the best of my knowledge and belief.

(Date)

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(Adjuster)

For further remarks, use reverse side.

Form FCI-563

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

REPORT OF INSPECTION

(Name of crop)

(State and county code and
identification number)

(Name and address of insured)

(Farm serial number)

PART I. ACREAGE INSPECTION

Field or tract identification:	Acreage : in field : or tract	Cause of Damage and Condition of Crop
:	:	:
:	:	:
:	:	:
:	:	:
:	:	:
:	:	:
:	:	:

PART II. ACREAGE RELEASE

The acreage stated below is hereby released subject to the appraisal of the yield per acre indicated and subject to the intended use of the acreage or crop shown below; provided, however, that such appraisal is in accordance with the terms and conditions of the applicable crop insurance contract.

Field or tract identification:	Acreage : released	Appraised : yield : per acre	Intended use
:	:	:	:
:	:	:	:
:	:	:	:
:	:	:	:
:	:	:	:
:	:	:	:
:	:	:	:

(Date) _____, 194__

(Signature of adjuster)

PART III. ADJUSTER'S NARRATIVE REPORT

Include the approximate date of damage, any causes of damage not stated above and all other information necessary in making final settlement with the insured, if loss is claimed. (If additional space is needed, use reverse side.)

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

Budget Bureau No. 40-R243
Approval expires June 30, 1947

STATEMENT IN PROOF OF LOSS

(Enter either wheat or flax)

(State and county code and identification number)

(Identification numbers of other contracts on farm)

(Name and address of insured)

(Farm serial number)

Reported Acreage	Measured Acreage			Average Yield		Insured Percentage		Insured Interest in Crop	
A	B	C	D	E	F	G	H	I	J
(SEE REVERSE SIDE FOR EXPLANATION)									

PART I. ACTUAL PRODUCTION FOR THE FARM

ITEM	Acreage	Yield	Percentage	Interest	Bushels
1. Acreage threshed and total production therefrom.					
2. Appraised production not threshed but otherwise harvested.					
3. TOTAL ACTUAL PRODUCTION FOR THE FARM					

PART II. ADJUSTMENTS TO PRODUCTION FOR THE FARM

4. Appraised production for released acreage seeded to a substitute crop.					
5. Appraised production for any acreage not harvested.					
6. Appraised production for any acreage put to another use without the consent of the Corporation.					
7. Appraised production for any acreage seeded for harvest as grain but cut for hay.					
8. Appraised production for any acreage for cause(s) not insured against.					
9.					
10.					
11. TOTAL ADJUSTMENTS TO PRODUCTION					
12. TOTAL SEEDING ACREAGE AND TOTAL PRODUCTION					
13. PRODUCTION ADJUSTED TO INSURED ACREAGE (Adjustment Factor:)					

PART III. BASIS FOR SETTLEMENT

14. Insured production (the smaller of A or B times C times D times E)					
15. Insured's interest in production (production in item 12 or 13, whichever is applicable, times E)					
16. AMOUNT OF LOSS CLAIMED (item 14 minus item 15)					

PART IV. CAUSES OF DAMAGE

Cause of damage		Estimated percent contribution		Approximate date of damage	
17. Primary					
18. Secondary					
19. Other contributing					

20. The information and data set out in Parts I, II, III, and IV of this statement are true and correct and the insured interest in the crop as shown represents such interest at the time of loss and not in excess of the interest reported by the insured as his interest in the crop at the time of seeding and are the basis for the amount of loss claimed in item 16. The furnishing or preparation of any forms, the inspection of the farm, or investigation of loss by an adjuster was done at the request of the insured and shall not constitute a waiver of any right of the Corporation. In consideration of the payment of this claim, I hereby release the Corporation from all claims for indemnity, damages, or causes of action in connection with the crop and on the farm indicated above which I may have arising under the contract under which indemnity is claimed. In consideration of the settlement of the indemnity, I hereby sell, assign and transfer to the Federal Crop Insurance Corporation, to the extent of the value of the commodity represented by such settlement, all claims, demands, and causes of action which I may have against any and all persons as a result of the partial or total destruction of the insured crop. I hereby irrevocably constitute and appoint the Federal Crop Insurance Corporation my true and lawful attorney, with full power of substitution and revocation, for me and in my name, or otherwise, but for its own sole use, to take all proceedings and execute any and all instruments fully to effectuate this assignment and give acquittance for all such claims, demands, and causes of action.

Is there an outstanding collateral assignment?

(Yes or No)

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(Date)

(Signature of insured)

Any misrepresentation of fact made in this instrument will subject the maker thereof to the provisions of the United States Criminal Code and the penal provisions of the Federal Crop Insurance Act, as amended.

21. In connection with this Statement in Proof of Loss, I certify that:

I have made a careful investigation of this claim and, to the best of my knowledge and belief, the facts stated herein are complete, true, and correct; the amount of loss claimed herein by the insured was determined in accordance with the applicable regulations and procedures of the Federal Crop Insurance Corporation; and the signature appearing in item 20, above, has been affixed by the insured who had the stated interest in the above-indicated crop at the time of loss and whose name appears above, or if the signature has been affixed by a person who signs as fiduciary or agent such person had authority to act in such capacity.

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(Date)

(Signature of adjuster)

22. I recommend approval of this Statement in Proof of Loss.

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(Date)

(State director or his representative)